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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Timothy J. Thiem
 Debtor

Case No. 20-20812-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db
 15210442 +Timothy J. Thiem, 1067 School Hill Rd, P.O. Box 62, Larimer, PA 15647-0062
 15210443 +ACME FCU, Cardmember Services, PO Box 30495, Tampa, FL 33630-3495
 15210444 +Allegheny Health Network Physicians, P.O. Box 645266, Pittsburgh, PA 15264-5250
 15210446 #+Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
 15210446 +Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
 15210453 +Midland Funding, LLC, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,
 San Diego, CA 92108-3007
 15210456 +United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
 15210457 Weltman, Weinberg & Reis Co., LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

15210445 +EDI: BANKAMER.COM Jul 02 2020 08:53:00 Bank of America, 4909 Savarese Circle,
 Fl1-908-01-50, Tampa, FL 33634-2413
 15210447 +EDI: WFNNB.COM Jul 02 2020 08:53:00 Comenity Bank, Attn: Bankruptcy, Po Box 182273,
 Columbus, OH 43218-2273
 15210448 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 02 2020 06:02:29
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 15210449 +EDI: DISCOVER.COM Jul 02 2020 08:53:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 15210450 EDI: IRS.COM Jul 02 2020 08:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 15210451 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 02 2020 06:02:06 Keybank,
 Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 15210452 +E-mail/Text: bncnotices@becket-lee.com Jul 02 2020 06:00:25 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 15210454 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:23
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg, PA 17128-0946
 15210455 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 02 2020 06:02:24 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
 15210458 +E-mail/Text: BKRMailOps@weltman.com Jul 02 2020 06:02:00 Weltman, Weinberg & Reis Co., LPA,
 323 W. Lakeside Ave., Ste. 200, Cleveland, OH 44113-1009

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Mark G. Moynihan on behalf of Debtor Timothy J. Thiem mark.moynihanlaw.net,
 moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com/pa07@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4